



*For State of Idaho Employees
Called to Active Military Duty ...*

Benefit Information

June 2006

Department of Administration

Office of Group Health Insurance

Boise, ID



Medical, Dental and Vision Insurance

If you are called to active military duty, you have up to 24 months coverage continuation available. This includes your choice to self-pay your state Medical, Dental, and Vision insurance coverage for up to six months. You may then extend your coverage beyond the initial six months through **COBRA** (up to an additional 18 months). The **FY 07 self-pay** and **COBRA monthly rates** are listed below. These rates reflect the changes in the State's new FY 07 Medical Plan.

Monthly (Self Pay) Rate - First 6 Months:

(Medical, Vision, IBHP) Eff. 7/1/06 to 6/30/07

	Blue Cross Traditional	Blue Cross PPO Plan
Employee Only	\$ 606.18	\$ 599.68
Employee and Spouse, with Dependent Vision	\$ 651.18	\$ 637.68
Employee and Spouse, without Dependent Vision	\$ 649.18	\$ 635.68
Employee and One Child, with Dependent Vision	\$ 627.68	\$ 617.68
Employee and One Child, without Dependent Vision	\$ 624.68	\$ 614.68
Employee and Children, with Dependent Vision	\$ 644.68	\$ 632.68
Employee and Children, without Dependent Vision	\$ 641.68	\$ 629.68
Employee, Spouse and Child, with Dependent Vision	\$ 688.68	\$ 652.68
Employee, Spouse and Child, without Dependent Vision	\$ 664.68	\$ 648.68
Employee, Spouse and Children, with Dependent Vision	\$ 680.68	\$ 662.68
Employee, Spouse and Children, without Dependent Vision	\$ 674.68	\$ 656.68

Delta Dental Coverage:

Employee Only	\$ 21.58	Employee and Children	\$ 51.83
Employee and Spouse	\$ 43.83	Employee, Spouse and Child	\$ 56.08
Employee and One Child	\$ 39.33	Employee, Spouse and Children	\$ 62.33

COBRA Rates (Eff. 7/1/06 thru 6/30/07)

Continue coverage through COBRA for up to an additional 18 months. Current rates are:

(Medical*, Vision, IBHP)

	Blue Cross Traditional	Blue Cross PPO Plan
Subscriber	\$ 365.00	\$ 345.00
Subscriber and Spouse, with Dependent Vision	\$ 719.00	\$ 681.00
Subscriber and Spouse, without Dependent Vision	\$ 717.00	\$ 679.00
Subscriber and One Child, with Dependent Vision	\$ 508.00	\$ 481.00
Subscriber and One Child, without Dependent Vision	\$ 506.00	\$ 479.00
Subscriber and Two or More Children, with Dependent Vision	\$ 719.00	\$ 681.00
Subscriber and Two or More Children, without Dependent Vision	\$ 717.00	\$ 679.00
Subscriber, Spouse and Child, with Dependent Vision	\$ 863.00	\$ 818.00
Subscriber, Spouse and Child, without Dependent Vision	\$ 858.00	\$ 812.00
Subscriber, Spouse and Children, with Dependent Vision	\$ 1,075.00	\$ 1,018.00
Subscriber, Spouse and Children, without Dependent Vision	\$ 1,070.00	\$ 1,012.00

*Medical Coverage (You must only choose a continuation of the plan in effect on the date your active employee coverage ends.)

Delta Dental Coverage:

Subscriber	\$ 23.00	Subscriber and Two or More Children	\$ 45.00
Subscriber and Spouse	\$ 45.00	Subscriber, Spouse and Child	\$ 54.00
Subscriber and One Child	\$ 32.00	Subscriber, Spouse and Children	\$ 68.00

Flexible Spending Account (FSA)

If you currently participate in the Flexible Spending Account Program, you will need to make sure that all of your claims for **qualifying expenses are submitted prior to October 31**, following the end of the plan year. The reimbursement can only be for qualifying expenses you have incurred before your active duty began.

Qualifying expenses include medical costs (excluding insurance premiums) under the medical reimbursement option; and dependent care expenses under the dependent care option. Any unused funds in your FSA at October 31 will be forfeited under Federal regulations.

You may continue participation in the FSA under COBRA. Please contact the Office of Insurance Management for assistance if you wish to choose this option.

Basic Life, Supplemental Life, State Police Optional Life Insurance & Disability Benefits

If you would like to keep your dependent life coverage in effect, you may continue your Basic Life Insurance coverage for a maximum of six months by self-paying the premiums.

Basic Life, Supplemental Life and State Police Optional Life cannot be extended beyond six months. You may apply, however, to convert your coverages to an individual policy. Benefits are not payable for a loss due to participation in a military operation or an act of war. Disability insurance is not available for continuation during active military leave.

Please contact your Human Resource Office to determine the monthly premium cost for continuing coverage.



Mental Health Employee Assistance Program

State employees and family members, are eligible at no cost for five (5) counseling sessions through the Employee Assistance Program. For full-time employees who are called to active duty, the State will provide an additional five sessions at no cost for that employee and his or her family members on an annual basis.

If you selected the self-pay option or COBRA for health insurance, in-depth mental health benefits are included.

Our EAP Provider has developed other resources for state employees and their families who are impacted. For information, contact:

Business Psychology and Associates,
1-877 427-2327 or 208 343-4180
<http://www.bpahealth.com>

We strongly encourage you to speak with your respective agency's Human Resource and Payroll staff to learn about your re-employment rights, and the handling of your other state benefits. They stand ready to assist you.

Division of Human Resources Employment Information ...

The Division of Human Resources has also provided related information on its website.

208 429-5557

[http://www.dhr.state.id.us/
MilitaryCallup.pdf](http://www.dhr.state.id.us/MilitaryCallup.pdf)

PERSI Options ...

The Public Employee Retirement System of Idaho (PERSI) has developed a helpful information guide entitled: **Military Service and Your PERSI Benefits**. Contact PERSI at 208 334-3365 or visit their web site at:

<http://www.persi.state.id.us>

Reference Links, Online Resources:

Medical, Dental, Vision, Life & Disability:

State of Idaho

Office of Group Health Insurance

208 332-1860 or toll-free 1-800 531-0597

Email inquiries to: oghi@adm.state.id.us

<http://www2.state.id.us/adm/insurance/index.htm>

Blue Cross of Idaho

(Customer Service, Continuing Care Hotline)

1-866 804-2253 or Boise Area: 208 331-8897

<http://www.bcidaho.com>

Re-employment upon return of service:

State of Idaho Division of Human Resources

208 429-5557

<http://www.dhr.state.id.us/employees.htm>